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Amdt. dated October 24, 2008
Reply to Office Action of March 17, 2008

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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1.   (Currently Amended) A method of electronically processing a corporate check received at a merchant location wherein the merchant location is associated with a subscribing merchant, the method comprising:

receiving a check at the merchant location;

scanning the received check at the merchant location with a front end device;

the front end device determining at the merchant location whether the scanned check is a corporate check or a non-corporate check based on the presence or absence of an auxiliary on-us field on the check's magnetic ink character recognition (MICR) line;

the front end device communicating electronic information about the scanned check from the merchant location to a gateway of a check processing service wherein the information about the scanned check includes an indicator indicative of the presence or absence of the auxiliary on-us field;

the gateway communicating the electronic information to an authorization component of the check processing service; and

determining with the check processing service at the check processing service, whether to process the information about the scanned check electronically as a corporate check or a non-corporate check based at least partly on the auxiliary on-us field indicator.

2.   (Original)   The method of claim 1, further comprising determining at the check processing service, whether to authorize or decline the scanned check.

3.   (Original)   The method of claim 2, further comprising processing the information about the scanned check electronically as a cash concentration disbursement (CCD)

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transaction via an automated clearing house (ACH) upon determination that the scanned check is a corporate check and upon authorizing the corporate check.

        4.   (Original)   The method of claim 2, wherein determining whether to authorize or decline the scanned check as a corporate check comprises determining whether the subscribing merchant is set up to conduct corporate check transactions.

        5.   (Original)   The method of claim 4, wherein the scanned check is processed as a non-corporate check if the subscribing merchant is not set up to conduct corporate check transactions.

        6.   (Original)   The method of claim 4, wherein determining whether to authorize or decline the scanned check as a corporate check further comprises determining whether the information about the scanned check includes the indicator indicating the presence of the auxiliary on-us field on the scanned check.

        7.   (Original)   The method of claim 6, wherein the scanned check is processed as a non-corporate check if the indicator does not indicate the presence of the auxiliary on-us field on the scanned check.

        8.   (Original)   The method of claim 2, wherein determining whether to authorize or decline the scanned check includes performing a risk assessment of the check transaction.

        9.   (Original)   The method of claim 2, wherein determining whether to authorize or decline the scanned check depends at least to some degree on a level of service subscribed by the merchant.

        10.   (Original)   The method of claim 9, wherein the level of service includes the check processing service guaranteeing checks it authorizes thereby assuming risks associated with such checks.

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11.   (Original)   The method of claim 9, wherein the level of service includes the check processing service purchasing checks from the merchant thereby assuming risks associated with such checks.

12.   (Original)   The method of claim 1, further comprising providing a receipt at the merchant location for the received check wherein the receipt includes language specific for the corporate or non-corporate check depending on the determination of the type of the scanned check.

13.   (Original)   The method of claim 1, further comprising inducing imaging of the check upon determination that the check is a corporate check.

14.   (Original)   The method of claim 13, wherein a full image of the check is obtained.

15.   (Original)   The method of claim 13, wherein an image of at least a portion of the check is obtained.

16.   (Original)   The method of claim 13, further comprising retaining the check image at the check processing service upon determination that the check is to be processed as a corporate check.

17.   (Currently Amended) A system for electronically processing a corporate check received at a merchant location wherein the merchant location is associated with a subscribing merchant, the system comprising:

a check scanning device at the merchant location, wherein the check scanning device is adapted to receive and scan checks including corporate checks having an auxiliary on-us field as part of a magnetic ink character recognition (MICR) line imprinted on the check, and wherein the check scanning device is configured to distinguish a corporate check from a non-corporate check based on the presence or absence of the auxiliary on-us field, and wherein the check scanning device is further configured to communicate information about the scanned

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check, including an indicator indicative of the presence or absence of the auxiliary on-us field, to
~~thereby~~ allow subsequent electronic processing of the scanned check; and

a check processing service in communication with ~~linked to~~ the check scanning
device so as to receive the information about the scanned check, wherein the check processing
service is configured to determine whether to process the information about the scanned check
electronically as a corporate check based at least partly on the auxiliary on-us field indicator.

18.   (Original)   The system of claim 17, wherein the check processing
service is further configured to determine whether to authorize or decline the scanned check.

19.   (Original)   The system of claim 18, wherein the check processing
service processes the information about the scanned check as a cash concentration disbursement
(CCD) transaction via an automated clearing house (ACH) upon determination that the scanned
check is a corporate check and upon authorizing the corporate check.

20.   (Original)   The system of claim 17, wherein the check processing
service determines whether to authorize or decline the scanned check as a corporate check based
at least partly on determination of whether the subscribing merchant is set up to conduct
corporate check transactions.

21.   (Original)   The system of claim 20, wherein the scanned check is
processed as a non-corporate check if the subscribing merchant is not set up to conduct corporate
check transactions.

22.   (Original)   The system of claim 20, wherein the check processing
service further determines whether to authorize or decline the scanned check as a corporate
check based at least partly on determination of whether the information about the scanned check
includes the indicator indicating the presence of the auxiliary on-us field on the scanned check.

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23.   (Original)   The system of claim 22, wherein the scanned check is processed as a non-corporate check if the indicator does not indicate the presence of the auxiliary on-us field on the scanned check.

24.   (Original)   The system of claim 18, wherein the check processing service's determination of whether to authorize or decline the scanned check includes a risk assessment of the check transaction.

25.   (Original)   The system of claim 18, wherein the check processing service's determination of whether to authorize or decline the scanned check depends at least to some degree on a level of service subscribed by the merchant.

26.   (Original)   The system of claim 25, wherein the level of service includes the check processing service guaranteeing checks it authorizes thereby assuming risks associated with such checks.

27.   (Original)   The system of claim 25, wherein the level of service includes the check processing service purchasing checks from the merchant thereby assuming risks associated with such checks.

28.   (Original)   The system of claim 17, wherein the check scanning device is configured to provide, a receipt at the merchant location for the received check wherein the receipt includes language specific for the corporate or non-corporate check depending on the determination of the type of the scanned check.

29.   (Original)   The system of claim 17, wherein the check scanning device is further configured to obtain an image of the check upon determination that the check is a corporate check.

30.   (Original)   The system of claim 29, wherein a full image of the check is obtained.

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31.   (Original)   The system of claim 29, wherein an image of at least a portion of the check is obtained.

32.   (Original)   The system of claim 29, wherein the check processing service is further configured to retain the check image upon determination that the check is to be processed as a corporate check.

33.   (Currently Amended) A method of processing a check transaction associated with a subscribing merchant, the method comprising:

obtaining, at a gateway, electronic information about the check transaction wherein the information about the check transaction includes a magnetic ink character recognition (MICR) information associated with the check transaction;

sending the electronic information from the gateway to an authorization component;

determining, with the authorization component, whether the check transaction is a corporate check transaction or a non-corporate transaction based on the presence or absence of an auxiliary on-us field in the MICR information; and

determining, with the authorization component, whether to process the check transaction electronically as a corporate check transaction or a non-corporate check transaction based at least partly on the presence or absence of the auxiliary on-us field in the MICR information.

34.   (Original)   The method of claim 33, wherein obtaining information about the check transaction comprises scanning a paper check having the MICR information imprinted on a MICR line of the paper check.

35.   (Original)   The method of claim 33, wherein obtaining information about the check transaction comprises having information about the check entered into a device associated with the check transaction.

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36. (Original) The method of claim 35, wherein the device comprises a computing device configured to perform a web-based financial transaction.

37. (Original) The method of claim 35, wherein the device comprises a telephone based device configured to perform a financial transaction.

38. (Original) The method of claim 33, wherein obtaining information about the check transaction is performed at a location associated with the subscribing merchant.

39. (Original) The method of claim 38, wherein determining whether to process the check transaction electronically as a corporate check transaction or a non-corporate check transaction is performed at a check transaction processing service.

40. (Original) The method of claim 39, wherein the check transaction processing service further determines whether to authorize or decline the check transaction.

41. (Original) The method of claim 40, wherein the check transaction is processed electronically as a cash concentration disbursement (CCD) transaction via an automated clearing house (ACH) upon determination that the auxiliary on-us field is present in the check transaction and upon authorization of such a corporate check.

42. (Original) The method of claim 40, wherein determining whether to authorize or decline the check transaction as a corporate check transaction comprises determining whether the subscribing merchant is set up to conduct corporate check transactions.

43. (Original) The method of claim 42, wherein determining whether to authorize or decline the check transaction as a corporate check transaction further comprises determining whether the MICR information includes the auxiliary on-us field.

44. (Original) The method of claim 40, wherein determining whether to authorize or decline the check transaction includes performing a risk assessment of the check transaction.

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45. (Original) The method of claim 40, wherein determining whether to authorize or decline the check transaction depends at least to some degree on a level of service subscribed by the subscribing merchant.

46. (Currently Amended) The method of claim 45, wherein the level of service includes the check transaction processing service guaranteeing check transactions ~~it authorizes~~ authorization thereby assuming risks associated with such transactions.

47. (Original) The method of claim 45, wherein the level of service includes the check transaction processing service purchasing check transactions from the subscribing merchant thereby assuming risks associated with such transactions.

48. (Original) The method of claim 33, further comprising providing a receipt upon obtaining information about the check transaction wherein the receipt includes language specific for the corporate or non-corporate check transaction depending on the presence or absence of the auxiliary on-us field.

49. (Original) The method of claim 33, further comprising obtaining and retaining an image of at least a portion of a check associated with the check transaction upon determination that the check transaction is a corporate check transaction.

50. (Currently Amended) A method of processing a financial transaction involving a merchant, comprising:

receiving, at a gateway, electronic information about the financial transaction wherein the electronic information allows at least a portion of subsequent processing of the financial transaction to be performed electronically;

sending the electronic information from the gateway to an authorization component;

determining, with the authorization component, whether the financial transaction is a corporate type or a non-corporate type based on a field associated with the information about the financial transaction; and

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determining, with the authorization component, whether the financial transaction should be processed electronically as a corporate type or a non-corporate type transaction based at least partly on the field.

51. (Original) The method of claim 50, wherein the financial transaction comprises a check transaction.

52. (Original) The method of claim 51, wherein the information about the financial transaction includes a magnetic ink character recognition (MICR) information associated with the check transaction.

53. (Original) The method of claim 52, wherein the field associated with the information about the financial transaction comprises an auxiliary on-us field associated with the MICR information.

54. (Original) The method of claim 53, wherein determining whether the check transaction is a corporate type or a non-corporate type comprises determining whether the auxiliary on-us field is present or absent in the MICR information.

55. (Original) The method of claim 50, wherein receiving information about the financial transaction occurs at a location associated with the merchant.

56. (Original) The method of claim 55, wherein determining whether the financial transaction should be processed electronically as a corporate type or a non-corporate type transaction occurs at a financial transaction processing service.

57. (Original) The method of claim 56, wherein the financial transaction processing service further determines whether to authorize or decline the financial transaction.

58. (Original) The method of claim 57, wherein the financial transaction is processed electronically as a cash concentration disbursement (CCD) transaction via an

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automated clearing house (ACH) upon determination that the financial transaction is a corporate type transaction and upon authorization of such a corporate type transaction.

59.   (Currently Amended) The method of claim 57, wherein determining whether to authorize or decline the financial transaction as a corporate type transaction comprises determining whether the merchant is ~~capable of~~ configured for conducting the corporate type transactions.

60.   (Original)   The method of claim 59, wherein determining whether to authorize or decline the financial transaction as a corporate type transaction further comprises determining whether the field is present in the information about the financial transaction.

61.   (Original)   The method of claim 57, wherein determining whether to authorize or decline the financial transaction includes performing a risk assessment of the financial transaction.

62.   (Original)   The method of claim 57, wherein determining whether to authorize or decline the financial transaction depends at least to some degree on a level of service that the merchant subscribes to the financial transaction processing service.

63.   (Currently Amended) The method of claim 62, wherein the level of service includes the financial transaction processing service guaranteeing financial transactions ~~it authorizes~~ authorization for the merchant.

64.   (Original)   The method of claim 62, wherein the level of service includes the financial transaction processing service purchasing financial transactions from the merchant.

65.   (Original)   The method of claim 50, further comprising providing a receipt upon receiving information about the financial transaction wherein the receipt includes language specific for the corporate type or non-corporate type transactions depending on the presence or absence of the field associated with the information about the financial transaction.

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66.   (Original)   The method of claim 50, further comprising obtaining and retaining an image of at least a portion of a check for financial transactions involving checks upon determination, that the financial transaction is a corporate type.

67.   (Original)   A system for processing a financial transaction involving a merchant, comprising:

a receiving component that receives information about the financial transaction wherein the information allows at least a portion of subsequent processing of the financial transaction to be performed electronically and wherein the information includes a field that determines whether the financial transaction is a corporate type or a non-corporate type; and

a financial transaction processing service linked to the receiving component wherein the processing service is configured to allow determination of whether the financial transaction should be processed electronically as a corporate type or a non-corporate type transaction based at least partly on the field.

68.   (Original)   The system of claim 67, wherein the financial transaction comprises a check transaction.

69.   (Original)   The system of claim 68, wherein the information about the financial transaction includes a magnetic ink character recognition (MICR) information associated with the check transaction.

70.   (Original)   The system of claim 69, wherein the field associated with the information about the financial transaction comprises an auxiliary on-us field associated with the MICR information.

71.   (Original)   The system of claim 70, wherein the receiving component determines whether the check transaction is a corporate type or a non-corporate type by determining whether the auxiliary on-us field is present or absent in the MICR information.

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72.   (Original)   The system of claim 67, wherein the receiving component is located at a location associated with the merchant.

73.   (Original)   The system of claim 67, wherein the financial transaction processing service further determines whether to authorize or decline the financial transaction.

74.   (Original)   The system of claim 73, wherein the financial transaction processing service processes the financial transaction electronically as a cash concentration disbursement (CCD) transaction via an automated clearing house (ACH) upon determination that the financial transaction is a corporate type transaction and upon authorization of such a corporate type transaction.

75.   (Currently Amended) The system of claim 73, wherein the financial transaction processing service determines whether to authorize or decline the financial transaction as a corporate type transaction by determining whether the merchant is ~~capable of~~ configured for conducting the corporate type transactions.

76.   (Original)   The system of claim 75, wherein determining whether to authorize or decline the financial transaction as a corporate type transaction further comprises determining whether the field is present in the information about the financial transaction.

77.   (Original)   The system of claim 73, wherein the financial transaction processing service determines whether to authorize or decline the financial transaction by performing a risk assessment of the financial transaction.

78.   (Original)   The system of claim 73, wherein the financial transaction processing service's determination of whether to authorize or decline the financial transaction depends at least to some degree on a level of service that the merchant subscribes to the financial transaction processing service.

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79.   (Currently Amended) The system of claim 78, wherein the level of service includes the financial transaction processing service guaranteeing financial transactions ~~it authorizes~~ authorization for the merchant.

80.   (Original)   The system of claim 78, wherein the level of service includes the financial transaction processing service purchasing financial transactions from the merchant.

81.   (Original)   The system of claim 67, wherein the receiving component is configured to provide a receipt upon receiving information about the financial transaction wherein the receipt includes language specific for the corporate type or non-corporate type transactions depending on the presence or absence of the field associated with the information about the financial transaction.

82.   (Original)   The system of claim 67, wherein the system obtains and retains an image of at least a portion of a check for financial transactions involving checks upon determination that the financial transaction is a corporate type.

83.   (Original)   A system for processing a financial transaction involving a merchant, comprising:

a first means for obtaining information about the financial transaction wherein the information facilitates determination of whether the financial transaction is a corporate type or a non-corporate type transaction; and

a second means for determining whether the financial transaction should be processed electronically as a corporate type or a non-corporate type transaction based at least partly on the information about the financial transaction.

84.   (Original)   The system of claim 83, wherein the first means comprises obtaining information about a check transaction.

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85.   (Original)   The system of claim 84, wherein the information about a check transaction includes a magnetic ink character recognition (MICR) information.

86.   (Original)   The system of claim 85, wherein the check transaction is determined to be a corporate type transaction based on the presence of an auxiliary on-us field in the MICR information.

87.   (Original)   The system of claim 83, wherein the first means is achieved at a location associated with the merchant.

88.   (Original)   The system of claim 83, wherein the second means is achieved at a financial transaction processing service that determines whether to authorize or decline the financial transaction.

89.   (Original)   The system of claim 88, wherein the financial transaction processing service processes the financial transaction electronically as a cash concentration disbursement (CCD) transaction via an automated clearing house (ACH) upon determination that the financial transaction is a corporate type transaction and upon authorization of such a corporate type transaction.

90.   (Currently Amended) The system of claim 88, wherein the financial transaction processing service determines whether to authorize or decline the financial transaction as a corporate type transaction by determining whether the merchant is ~~capable of~~ configured for conducting the corporate type transactions.

91.   (Original)   The system of claim 90, wherein determining whether to authorize or decline the financial transaction as a corporate type transaction further comprises determining whether the field is present in the information about the financial transaction.

92.   (Original)   The system of claim 88, wherein the financial transaction processing service determines whether to authorize or decline the financial transaction by performing a risk assessment of the financial transaction.

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93.   (Original)   The system of claim 88, wherein the financial transaction processing service's determination of whether to authorize or decline the financial transaction depends at least to some degree on a level of service that the merchant subscribes to the financial transaction processing service.

94.   (Currently Amended) The system of claim 93, wherein the level of service includes the financial transaction processing service guaranteeing financial transactions ~~it authorizes~~ authorization for the merchant.

95.   (Original)   The system of claim 93, wherein the level of service includes the financial transaction processing service purchasing financial transactions from the merchant.

96.   (Original)   The system of claim 83, wherein the first means further comprises providing a receipt upon obtaining information about the financial transaction wherein the receipt includes language specific for the corporate type or non-corporate type transactions depending on the type of the financial transaction.

97.   (Original)   The system of claim 83, wherein the first means further comprises obtaining an image of at least a portion of a check for financial transactions involving checks upon determination that the financial transaction is a corporate type.

98.   (Original)   The system of claim 97, wherein the second means further comprises retaining the check image upon determination that the financial transaction is a corporate type.